



**Monica J. Lindeen**

Commissioner of Securities & Insurance  
Montana State Auditor  
840 Helena Ave. • Helena, MT 59601  
Phone: 406.444.2040 or 800.332.6148  
Fax: 406.444.3497 • Web: [www.csi.mt.gov](http://www.csi.mt.gov)

## **Montana Insurance Continuing Education Procedures for Sponsoring Organizations**

### **Course submission packet**

Attach the requested materials to the course submission form in the order listed. If multiple courses are submitted, or several methods of instruction for a course, each submission must include: the course goals and objectives, a syllabus or course outline, including a summary of each course topic (including timeframes for each section, in increments of 10 minutes), the method of administering examinations and a written explanation of test security measures (for non-classroom courses), a method of attendance verification, a method of student record maintenance, a list of other states that have approved the course and the credits granted, a list of instructors attached to the submission form for that course and the course submission fee (if required). Organizations submitting materials developed or copyrighted by another person or entity must include written permission for use of the material.

Sponsoring organizations must provide proof of registration of the business with the Montana Secretary of State based on requests for Montana course approval.

### **Course submission fees**

A fee of \$75 is charged for each course submission to a maximum of \$1,500 in a biennium. Insurers and associations composed of members of the insurance industry are exempt from this fee. To claim the exemption, include the insurer NAIC number on the course submission form.

Insurers and associations that use a third party to submit and process course submissions will continue to pay the course submission fee.

### **Course review**

The Montana Insurance Continuing Education Advisory Council meets once a month. Course submissions are reviewed and recommended for commissioner action only during that meeting. Complete course submissions must arrive one week prior to the Advisory Council meeting to be reviewed and considered.

### **Course content**

Course submissions that substantially or entirely address the following general course topics: psychology, motivation, prospecting, supportive office skills, time management, agent recruiting, computer training or programming, computer science or pre-license training may be approved for credit hours based on the portions of the course that address other topics.

### **Course credit hours**

Credit hours are assigned to courses based on the materials submitted. Credit hours are assigned in even increments. No half or quarter hours are granted. Partial hours of approved instruction will be rounded down to the nearest full hour. Course offerings are expected to follow the submitted materials and outline. Course offering may not be shortened to match the credit hour assignment.

Students must attend a course in its entirety to receive the assigned Montana insurance continuing education credit hours. Partial credit is not available, nor may a sponsoring organization or its representatives alter a course and give Montana credit.

### **Instructor certification and approval**

Sponsoring organizations certify the qualifications of each instructor. The Montana Insurance Continuing Education Program does not approve instructors independent of course approval.

Sponsoring organizations must notify Montana of instructor names prior to course offerings. This notification may be submitted as part of the notification of course offering.

Instructors wishing to claim Montana insurance continuing education credit for a course must be issued a course completion certificate that is clearly marked "Instructor." Annual reports by the sponsoring organization for the course must list the person as an instructor for the course and the biennial licensee continuing education filing for the instructor should state "instructor" after the course title.

### **Examinations and monitoring**

A monitored final examination is required as part of courses taught through non-classroom, distance-learning methods (computer-based, text-based, video- or audiotape and /or non-classroom teleconference, etc.).

A course examination monitor must be a disinterested third party. The monitor cannot be a member of the licensees' family by birth, marriage or any other recognizable family relationship. The monitor may not have financial dependence on the licensee; this includes employers, employees, business partners or any other person who would benefit from the licensee passing the examination from monitoring examinations.

Classroom courses are not required to include a final examination. If an examination is included as part of a classroom course submission, participants must pass the examination to receive insurance continuing education credit.

### **Classroom attendance verification**

The method of attendance verification must include determination that the course participant is the licensee and ensure the licensee participates in the entire approved course. This can include periodic circulation of a participant roster, proctoring by a person in the classroom who monitors the attendance and conduct of participants in classroom course activities.

Informal licensee self-certification of attendance and course participation is not allowed. A representative of the sponsoring organization is responsible for the accuracy and handling of the classroom attendance verification process. That representative must certify that the participants met the classroom attendance requirement. Licensees who neglect to sign-in or sign-out may not return and do so later.

### **Use of NAIC Uniform applications**

A sponsoring organization from a state participating in NAIC Uniform course filing may use a course approval notice from that state of residence to receive similar Montana credit for that identical course. Each submission must include: a submission form, timed course outline, a copy of the approval notice and the submission fee (if required).

Complete the course submission form in a readable typeface. Attach to that form the course approval from the sponsoring organization home state showing the credit assignment from that state. Also attach the \$75 per course submission fee (if required), a syllabus or course outline, including a summary of each course topic (including timeframes for each section). Dates and locations of course offerings and a list of instructors for each course must be submitted prior to each course offering.

If the primary topic addressed by a course submitted by this method is not eligible for Montana approval, the course provider may submit the complete course for Montana review and evaluation of those course topics eligible for Montana credit.

### **Course approval date**

The course approval date is included in the text of letters notifying sponsoring organizations of course approval. The course approval date is based on the date the course submission material arrive at the Montana Insurance Division. Courses may not be offered for Montana insurance continuing education credit prior to that approval date.

Course approval is for two years. Sponsoring organizations must track course approval dates and submit course renewals accordingly.

### **Course number security**

Sponsoring organizations are responsible for the security of the course numbers assigned by Montana to each approved course. The Montana Insurance Continuing Education Program provides these numbers by mail only to the sponsoring organization. Students requesting information on course numbers or course compliance will be referred to the sponsoring organization.

Course numbers should not be used in advertising or other documents for general distribution to individuals who may not have completed a course.

### **Notification of additional course offerings**

Sponsoring organizations should notify the Montana Insurance Continuing Education Program of each subsequent offering of an approved course. This notification should be in writing and include both the course name and Montana course number, as well as the dates, locations and times of offering. The notification should be made at least 3 days in advance of additional offerings. This notification may also include the name of the instructor.

### **Course completion certificates**

There is no mandatory format for Montana course completion certificates. Sponsoring organizations may use forms they develop.

The content of a course completion certificate should include the name, address, Montana insurance license number of the student, the name of the sponsoring organization and the course title, the Montana course number, the credit hours assigned by Montana to the course and the date of course completion.

Each Montana licensee who completes a Montana approved course should receive a course completion certificate. Any completion certificate issued to a course instructor should state "instructor" either after the course number or credit hour assignment.

### **Course renewals**

Courses that are not being changed from the original submission may be renewed at the end of the biennial certification (two-year approval) period. To renew a course a sponsoring organization should:

- 1 - Submit renewals a month before the course approval expires.
- 2 - Complete a course submission form, CE-2, for each course to be renewed. The course name should be listed as originally submitted.
- 3 - Include the previously assigned Montana course number in the upper left corner of the course submission form. No submission materials are needed.
- 4 - Include fees in the amount of \$75 per course renewal, up to the maximum of \$1,500 per biennium with the renewal submission. Course providers wishing to claim the fee exemption should list their NAIC number on the course submission forms. (Insurance companies, which use a third party for submission of courses, will pay the course submission fee.)
- 5 - Mail the course renewal to:

Montana Insurance Continuing Education Program  
840 Helena Avenue  
Helena, Montana 59601

Courses that are not renewed will not be available for Montana insurance continuing education credit beginning two years after the course approval date.

Courses that require modification or revision should be treated as new course submissions. Forms and fees must be submitted and all supporting documentation should be included with the submission.

Sponsoring organizations that significantly change course offerings, texts, course length or other course elements and do not include information regarding that modification during course renewal may have approval of that course revoked or face suspension as a course provider in Montana.

Courses submitted for renewal after October 26, 2001, which were previously issued fractional credit hours, will be renewed with credits rounded down to the next whole hour of credit.

## **Annual reports**

Sponsoring organization annual reports are used to verify information on the biennial licensee submission(s). Submission of this report does not eliminate the licensee requirement for renewal submission. Each sponsoring organization should:

- 1 - Submit one (1) report annually between January 1 and January 15 for courses offered during the previous calendar year.
- 2 - Include in the report for each Montana approved course offered: the course number, title and credits, an alphabetical listing of students, by last name, that includes: student address; Montana insurance license number (preferred); and the date(s) of course offering.
- 3 - Report only those Montana licensees requesting Montana credit for courses completed.

Reports may be submitted on paper as a list or electronically. (Ask **your** office computer people--most database programs can produce or save files in this format.)

Sponsoring organizations do not need to file annual reports for years during which no Montana licensees complete that organizations' approved courses. A courtesy notice is appreciated, however.

To amend an annual report, send a letter that includes the report information for the student(s) or course(s) that were not originally included in the annual report.

Each annual report must include the name of the sponsoring organization and year for which the annual report is being submitted at the top of the page. For each course offered during the reporting year, list the Montana course number, the course title and the number of credit hours assigned. Below this information, create a list in alphabetical order by last name of each Montana licensee who successfully completed the course. This list should include the licensee last name, first name, address, license (preferred) number and the date of course completion.

### **Annual Report sample:**

Sponsoring Organization Name -- Annual Report and Year

Course number, course title, number of credit hours

Abel, Alvin	123 1st, Missoula, Mt	PRO000123	Jan. 4, 1996
Block, Brad	456 2nd, Bozeman, MT	123-45-6789	Jan. 4, 1996
Cray, Carol	78 3rd, Helena, MT	AGY000456	March 6, 1996

**Licensee list availability (solicitation prohibited)**

A list of Montana resident insurance producers, adjusters and consultants is available **solely** for the purpose of notifying licensees of Montana-approved insurance continuing education course offerings.

Each request for this list must be in writing and accompanied by the required fee, set in 33-2-708(1)(b)(ix), MCA or 2-6-110(2)(a). The sponsoring organization and responsible party must certify that use of the list will be restricted to the provisions of 2-6-109(5), MCA.

Any use of the list for any purpose other than notification of Montana-approved insurance continuing education course offerings will result in both the person and sponsoring organization that requested the list being prosecuted administratively and criminally

Addresses contained on the licensee list are not certified by the Insurance Continuing Education Program to be deliverable.